

<i>SERFF Tracking Number:</i>	<i>PHYS-125722827</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Physicians Mutual Insurance Company</i>	<i>State Tracking Number:</i>	<i>39528</i>
<i>Company Tracking Number:</i>			
<i>TOI:</i>	<i>H15I Individual Health - Hospital/Surgical/Medical Expense</i>	<i>Sub-TOI:</i>	<i>H15I.001 Health - Hospital/Surgical/Medical Expense</i>
<i>Product Name:</i>	<i>Hospital Medical Surgical</i>		
<i>Project Name/Number:</i>	<i>/</i>		

## Filing at a Glance

Company: Physicians Mutual Insurance Company

Product Name: Hospital Medical Surgical

SERFF Tr Num: PHYS-125722827 State: ArkansasLH

TOI: H15I Individual Health -

SERFF Status: Closed

State Tr Num: 39528

Hospital/Surgical/Medical Expense

Sub-TOI: H15I.001 Health -

Co Tr Num:

State Status: Approved-Closed

Hospital/Surgical/Medical Expense

Filing Type: Rate

Co Status:

Reviewer(s): Rosalind Minor

Authors: Tracy Comba, Richie  
Hinman

Disposition Date: 07/09/2008

Date Submitted: 07/03/2008

Disposition Status: Approved-  
Closed

Implementation Date Requested: 11/01/2008

Implementation Date:

State Filing Description:

## General Information

Project Name:

Status of Filing in Domicile: Pending

Project Number:

Date Approved in Domicile:

Requested Filing Mode: Review & Approval

Domicile Status Comments:

Explanation for Combination/Other:

Market Type: Individual

Submission Type: New Submission

Group Market Size:

Overall Rate Impact: 19%

Group Market Type:

Filing Status Changed: 07/09/2008

State Status Changed: 07/09/2008

Deemer Date:

Corresponding Filing Tracking Number:

Filing Description:

Rate Increase Filing for: Policy P196 with Rider R184 and Rider R184

Policy P231 and Rider R269;

Policy P232, Rider R267 and Rider R272

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<i>Company Tracking Number:</i>			
<i>TOI:</i>	<i>H151 Individual Health - Hospital/Surgical/Medical Expense</i>	<i>Sub-TOI:</i>	<i>H151.001 Health - Hospital/Surgical/Medical Expense</i>
<i>Product Name:</i>	<i>Hospital Medical Surgical</i>		
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Enclosed are current and revised rate schedules and actuarial memorandums for the above listed policy and rider forms.

The R184 was used exclusively with the P196. Both the policy and the rider have been discontinued for new sales.

The R269 was optionally issued exclusively with the P231. The R267 was manditorily issued exclusively with the P232. The R272 was optionally issued exclusively with the P232. All of these policies and riders have been discontinued for new sales.

Although a larger increase is indicated based on our past experience, we propose a 19% increase for P196/R184, for P231/R269 as well as the P232/R267/R272. We are assuming an effective date of November 1, 2008, for these proposed increases. No increase is proposed at this time for the P196 without the R184 rider.

We look forward to your approval of this filing. If you have any questions, or need any additional information, please call me at 1-800-228-9100 extension 5782 or at my e-mail address richie.hinman@physiciansmutual.com.

## Company and Contact

### Filing Contact Information

Richie Hinman, Re-Rating Supervisor  
2600 Dodge Street  
Omaha, NE 68131

richie.hinman@physiciansmutual.com  
(402) 633-5782 [Phone]  
(402) 930-2732[FAX]

### Filing Company Information

Physicians Mutual Insurance Company  
2600 Dodge Street  
Omaha, NE 68131  
(402) 633-1188 ext. [Phone]

CoCode: 80578

Group Code: 367

Group Name:

FEIN Number: 47-0270450

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State of Domicile: Nebraska

Company Type:

State ID Number:

## Filing Fees

Fee Required?      Yes

<i>SERFF Tracking Number:</i>	<i>PHYS-125722827</i>	<i>State:</i>	<i>Arkansas</i>
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<i>Project Name/Number:</i>	<i>/</i>		
<b>Fee Amount:</b>	<b>\$50.00</b>		
<b>Retaliatory?</b>	<b>No</b>		
<b>Fee Explanation:</b>	<b>\$50.00 per filing</b>		
<b>Per Company:</b>	<b>No</b>		

State: *Arkansas*

State Tracking Number: 39528

*Sub-TOI: H15I.001 Health - Hospital/Surgical/Medical Expense*

*Project Name/Number:* /

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Physicians Mutual Insurance Company	\$50.00	07/03/2008	21247238

SERFF Tracking Number:	PHYS-125722827	State:	Arkansas
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Product Name:	Hospital Medical Surgical		
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## Correspondence Summary

### Dispositions

Status	Created By	Created On	Date Submitted
Approved-Closed	Rosalind Minor	07/09/2008	07/09/2008

SERFF Tracking Number: *PHYS-125722827* State: *Arkansas*  
Filing Company: *Physicians Mutual Insurance Company* State Tracking Number: *39528*  
Company Tracking Number:  
TOI: *H15I Individual Health - Hospital/Surgical/Medical Expense* Sub-TOI: *H15I.001 Health - Hospital/Surgical/Medical Expense*  
Product Name: *Hospital Medical Surgical*  
Project Name/Number: */*

## Disposition

Disposition Date: 07/09/2008

Implementation Date:

Status: Approved-Closed

Comment: We have approved a 19% level rate increase on the above referenced form. The approval is subject to the following conditions:

1. Rate increases will not be given prior to the first annual anniversary date of any policy.
2. After the first annual anniversary date of any policy, increases will not be given more frequently than once in a twelve (12) month period.
3. All increases in rates, other than change in age or an individual moving to another geographical area, must be submitted to our Department for approval.

Company Name:	Overall % Rate Impact:	Written Premium Change for this Program:	# of Policy Holders Affected for this Program:	Premium:	Maximum % Change (where required):	Minimum % Change (where required):	Overall % Indicated Change:
Physicians Mutual Insurance Company	19.000%	\$10,103	14	\$112,260	19.000%	19.000%	19.000%

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Product Name:	Hospital Medical Surgical		
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Item Type	Item Name	Item Status	Public Access
Supporting Document	Health - Actuarial Justification	Approved-Closed	No
Supporting Document	Exhibits	Approved-Closed	No
Rate	Rate Pages	Approved-Closed	Yes

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Product Name:	Hospital Medical Surgical		
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## Rate Information

Rate data applies to filing.

<b>Filing Method:</b>	Serff
<b>Rate Change Type:</b>	Increase
<b>Overall Percentage of Last Rate Revision:</b>	25.000%
<b>Effective Date of Last Rate Revision:</b>	11/01/2007
<b>Filing Method of Last Filing:</b>	Serff

## Company Rate Information

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	# of Policy Holders Affected for this Program:	Premium:	Maximum % Change (where required):	Minimum % Change (where required):
Physicians Mutual Insurance Company	19.000%	19.000%	\$10,103	14	\$112,260	19.000%	19.000%